

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE WESTERN DISTRICT OF OKLAHOMA

In re: Kenneth Allen Bardwell and Crystal  
Dawn Bardwell,  
Debtors.

Case No. 09-16311  
Chapter 13

**Motion to Modify Chapter 13 Plan and Request for Compensation**

Debtors move this Court to suspend their payment for November 2012 and December 2012, make their payment \$450.00 for January 2013 and increase their plan payment to \$750 beginning with the February 2013 plan payment and continuing for the remainder of the Chapter 13 Plan. In support Debtors would show the Court:

1. Debtors filed their Chapter 13 Bankruptcy on November 4, 2009 and the Plan was confirmed on March 9, 2010.
2. The Debtor, Kenneth Allen Bardwell, has recently had back surgery and it is anticipated he will be unable to work for 6-8 weeks. Debtor has no sick leave and no short-term disability plan.
3. The Debtors would be treated current through October, 2012.
4. Debtors seek to suspend their plan payments for November and December, 2012, pay \$450 for January, 2013 and begin paying \$750 in February, 2013 and continue to pay \$750 for the remainder of the Chapter 13 Plan.
5. Debtors' attorney requests a \$350.00 attorney fee for this Motion and the subsequent Order which will be entered.

Wherefore the Debtors request this Court grant the relief requested in this above motion.

*/s/Margaret Travis*

---

Margaret E. Travis, OBA#14424  
Attorney At Law  
500 Colcord Drive  
Oklahoma City, OK 73102-2279  
(405) 231-1013 Telephone (405) 236-5499 Fax  
Attorney for Debtor

*/s/ Chrystal Dawn Bardwell*

---

Crystal Dawn Bardwell, Co-Debtor

*/s/Kenneth Allen Bardwell*

---

Kenneth Allen Bardwell, Debtor

CERTIFICATE OF MAILING

I certify that on the 16<sup>th</sup> day of November, 2012, true and correct copy of the above and foregoing was electronically served upon the following using the Court's CM/ECF system:

- John T. Hardeman
- Margaret Travis
- U.S. Trustee.

Further, I certify that on the 16<sup>th</sup> day of November, 2012, a true and correct copy of the above and foregoing was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the individuals and entities on the attached mailing list.

*/s/Margaret Travis*

---

Label Matrix for local noticing  
1087-5  
Case 09-16311  
Western District of Oklahoma  
Oklahoma City  
Fri Nov 16 12:05:39 CST 2012

USBC Western District of Oklahoma  
215 Dean A. McGee  
Oklahoma City, OK 73102-3426

BANK OF AMERICA, N.A.  
2380 Performance Dr.  
Richardson, TX 75082-4333

CitiFinancial Services Inc.  
P.O. Box 140489  
Irving, TX 75014-0489

U.S. Trustee  
United States Trustee  
215 Dean A. McGee Ave., 4th Floor  
Oklahoma City, OK 73102-3444

Account Recovery Services  
3031 N 114th Street  
Milwaukee WI 53222-4218

(p)SPRINGLEAF FINANCIAL SERVICES  
P O BOX 3251  
EVANSVILLE IN 47731-3251

American Loans  
300 S Ranchwood # 1  
Yukon OK 73099-2750

(p)ASSET MANAGEMENT OUTSOURCING RECOVERIES IN  
6737 W WASHINGTON ST  
STE 4204  
MILWAUKEE WI 53214-5656

BAC Home Loans Servicing, L.P. fka  
Countrywide Home Loans Servicing, L.P.  
7105 Corporate Drive  
Plano, TX 75024-4100

Bank of America Home Loans  
7105 Corporate Drive MSN: PTX-C-35  
Plano TX 75024-4100

Bristol West Insurances Services  
Services, Inc. of Florida  
PO Box 371329  
Pittsburgh PA 15250-7329

Central State Recovery Inc.  
1314 N Main St.  
Hutchinson KS 67501-4002

Check 'n Go  
1403 Country Club Rd.  
El Reno OK 73036-5301

CitiFinancial  
1225 Garth Brooks Blvd  
Yukon OK 73099-4108

CitiFinancial, Inc.  
P.O. Box 140489  
Irving, TX 75014-0489

Citifinancial Services, Inc.  
1225 South Eleventh Street  
Yukon OK 73099-4108

Courtesy Loans (El Reno)  
211 North Bickford  
El Reno OK 73036-2714

Credit Collection Inc.  
2915 N Classen Blvd.  
Oklahoma City OK 73106-5452

David W. Black  
205 S Rock Island Ave  
El Reno OK 73036-2734

Franklin Collection Service  
Community State Bank  
Attn: Bankruptcy Clerk  
P.O Box 3910  
Tupelo MS 38803-3910

INTEGRIS CANADIAN VALLEY  
1201 Health Center Parkway  
Yukon OK 73099-6381

JANA FERRELL & ASSOCIATES  
1432 WEST BRITTON ROAD SUITE 2  
Oklahoma City OK 73114-1304

Krablin Medical Clinic P.C.  
PO Box 268947  
Oklahoma City OK 73126-8947

Millennium Financial Group  
5770 NW Expressway Suite 1  
Oklahoma City OK 73132-5220

PARKVIEW HOSPITAL  
2115 PARKVIEW DRIVE  
PO BOX 129  
El Reno OK 73036-0129

Richard L Johnson DDS  
5770 NW Expressway Ste 102  
Warr Acres OK 73132-5238

Southwest Oklahoma MRI LLC  
5770 NW Expressway Ste 102  
Warr Acres OK 73132-5238

Southwest Oklahoma MRI, LLC  
9901 S Pennsylvania  
Oklahoma City OK 73159-6920

Tower Loans (El Reno)  
213 Nth Bickford  
El Reno OK 73036

World Acceptance Corporation  
1713 Investors Avenue  
El Reno OK 73036-1607

Crystal Dawn Bardwell  
P.O. Box 554  
El Reno, OK 73036-0554

John T. Hardeman  
PO Box 1948  
Oklahoma City, OK 73101-1948

Kenneth Allen Bardwell  
P.O. Box 554  
El Reno, OK 73036-0554

Margaret Travis  
PO Box 1336  
Oklahoma City, OK 73101-1336

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American General Finance  
6800 NW 23rd St.  
Bethany OK 73008

Asset Management Out  
6737 West Washington Ste 3118  
West Allis WI 53214

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Asset Management Out  
401 Pilot Ct. Ste A  
Mail Returned-99999

(d)Citifinancial  
1225 Garth Brooks Blvd  
Yukon OK 73099-4108

(u)Citifinancial  
6323 Albemarle Road  
Mail Returned-99999

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	3
Total	37